

Review of: "Digitalization, Emerging Technologies, and Financial Stability: Challenges and Opportunities for the Banking Industry"

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Potential competing interests: No potential competing interests to declare.

Dear Author

The study is very much in the trend and does suit the need of the hour. However, there are few suggestions I would like to recommend.

1. International standards of the Abstract must be structured with Purpose, Design or methodology, Findings, originality within a word limit of 250 at the max.
2. Please restructure your introduction by first identifying the gap in the literature, then stating how this research fills in that gap. That is how this study contributes to and advances the literature.
3. Literature review is not complete. More importantly, the section does not identify and explain how prior research leads to the research questions pursued in this study. Hypothesis development is also very weak and not well supported.
4. Results are presented ok given the finding, but discussion and implications are weak overall. Authors should establish a good link between their findings and prior findings in the literature, and explain how the current research improves the understanding in this matter. Moreover, practical implications should offer insights for practitioners in these industries.